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May 24, 2021

GREGORY EUGENE MARCELLUS and KATHERINE MICHELE MARCELLUS
4 FITZGERALD RD
CUMBERLAND, VA 23040-2533

**Re: First Guaranty Mortgage Corporation
Case No. 17-60419
Chapter 13**

Greetings:

This letter serves as a fifteen (15) day Notice to advise you that you are in default of the Bankruptcy Order entered August 1, 2018.

The amount presently necessary to reinstate the subject loan in accordance with the terms of the order is \$8,146.23, with a breakdown as follows:

Monthly Payments	From January 1, 2021 @ \$1,871.47 each	\$5,614.41
	To March 1, 2021	
Monthly Payments	From April 1, 2021 To @ \$1,818.65 each	\$3,637.30
	May 1, 2021	
Less Suspense Balance		<u>\$-1,105.48</u>
	Total:	\$8,146.23

Payment of this amount **MUST BE PAID IN CERTIFIED FUNDS** and be received no later than **fifteen (15) days** from the date of this letter, with **CERTIFIED FUNDS** payable to **Rushmore Loan Management Services, LLC and sent to P.O. Box 52708, Irvine, CA 92619-2708.**

The default shall be cured within fifteen (15) days from the date of this letter unless you or the trustee files an objection with the Court stating that no such default exists or stating any other reason why an order granting relief from the automatic stay should not be granted.

After the fifteen (15) days, if the default is not cured and no action been taken by you or the trustee then Rushmore Loan Management Services, LLC will file a certificate attesting that it has complied with the terms of the August 1, 2018 Order and that the Court may grant relief from the automatic stay without further notice. If the automatic stay is terminated, then the property located at 4 Fitzgerald Road, Cumberland, VA 23040 may be sold at foreclosure.

Please note, in the event funds are tendered pursuant to this Notice of Default which fail to clear the financial institution, such funds shall not constitute a cure. Please further note, in the event funds less than the necessary amount set forth above are tendered, same may be applied to the loan, however, unless the full balance is timely received incident to this notice, this loan will be released from bankruptcy accordingly.

Very Sincerely yours,
BROCK & SCOTT, PLLC

/s/ M. Christine Maggard
M. Christine Maggard
Attorney at Law

c: Chadwick Washington, et al.
Herbert L. Beskin(82), Trustee
Rushmore Loan Management Services, LLC, Creditor